

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Flaming, Jerry</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Flaming, Carolyn</b>																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>3583</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>3022</b>																	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>7166 Centennial Trail</b> <b>Rockford, IL 61107</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>7166 Centennial Trail</b> <b>Rockford, IL 61107</b>																	
County of Residence or of the Principal Place of Business: <b>Winnebago</b>	County of Residence or of the Principal Place of Business: <b>Winnebago</b>																	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor <b>Rockford, IL</b> (if different from street address above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business	<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY																
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																		
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
1-15	16-49		50-99	100-199	200-999	1000-over												
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Flaming, Jerry & Flaming, Carolyn****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **None**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

**Jerry Flaming**

X

Signature of Joint Debtor

**Carolyn Flaming**

Telephone Number (If not represented by attorney)

**March 16, 2004**

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No**Signature of Attorney**

X

Signature of Attorney for Debtor(s)

**Kenneth F. Ritz 02347083**

Printed Name of Attorney for Debtor(s)

**Ritz & Laughlin**

Firm Name

**728 N. Court St.**

Address

**Rockford, IL 61103****(815) 968-1807**

Telephone Number

**March 16, 2004**

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court  
Northern District of Illinois**

IN RE:

Case No. \_\_\_\_\_

Flaming, Jerry & Flaming, Carolyn

Chapter 11

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	1,641,500.00		
B - Personal Property	Yes	2	90,715.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	9		1,060,839.23	
E - Creditors Holding Unsecured Priority Claims	Yes	2		14,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		1,180.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			13,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,330.00
Total Number of Sheets in Schedules		21			
Total Assets			1,732,215.00		
Total Liabilities				1,076,019.60	

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "H/W/J/C." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2224 W. State St.			28,500.00	670.64
Building 1008 West St.	Fee Simple		29,000.00	539.79
Building 1111 S. Independence Ave., Rockford, IL	Fee Simple		37,500.00	21,698.53
Building 1116 Cunningham St.	Fee Simple		42,000.00	27,451.78
Building 1132 Fairview Ave., Rockford, IL	Fee Simple		45,000.00	30,325.67
Building 238 Oakwood Ave.	Fee Simple		33,000.00	19,660.80
Building 402 Forest Ave., Rockford, IL	Fee Simple		38,500.00	27,760.81
Building 418 Albert Ave.	Fee Simple		34,000.00	18,245.23
Building 530 Montague Road	Fee Simple		52,500.00	27,555.52
Building 701 Montague Road	Fee Simple		46,500.00	34,900.00
Building 7166 Centennial Trail Residence	Fee Simple		180,000.00	96,098.85
Building 717 Newport	Fee Simple		28,000.00	19,522.63
Building 721 Montague Road	Fee Simple		43,000.00	27,843.12
Building 807 Oakley Ave., Rockford, IL	Fee Simple		44,000.00	31,791.02
Building 836 N. Winnebago St.	Fee Simple		40,000.00	31,093.62
Building 910 Furman St.	Fee Simple		39,000.00	27,893.57
Building 925 - 927 Rockton Ave.	Fee Simple		52,000.00	39,352.75
Building 112 Forest Ave.	Fee Simple		37,500.00	24,383.78
Building 1128 9th Ave.	Fee Simple		81,000.00	56,382.33
Building 1332 Elm St.	Fee Simple		43,000.00	30,802.57
Building 1369 Burbank Ave.	Fee Simple		28,500.00	21,765.51
Building 1505 Andrews Ave.	Fee Simple		23,000.00	12,308.04
Building 204 Albert	Fee Simple		32,000.00	20,163.53
Building 216 Foster Ave.	Fee Simple		30,500.00	21,722.71
Building 227 S. Johnson St.	Fee Simple		38,500.00	26,597.25
Building 2412 Andrews Ave.	Fee Simple		34,500.00	24,733.96
Building 303 S. 4th St.	Fee Simple		50,000.00	38,752.55
Building 305 S. 4th St.	Fee Simple		50,000.00	37,202.52
Building 316 N. Hinkley	Fee Simple		50,000.00	38,834.00
Building 322 Albert Ave.	Fee Simple		32,000.00	21,835.02
Building 322 Underwood	Fee Simple		34,000.00	26,429.28
Building 329 Albert Ave.	Fee Simple		36,000.00	25,771.42
Building 409S. Independence	Fee Simple		32,000.00	20,882.34
Building 520 Hartford Ave.	Fee Simple		33,000.00	19,507.00
Building 608 Albert Ave.	Fee Simple		35,000.00	18,510.62

TOTAL 1,641,500.00

(Report also on Summary of Schedules)

Case No.

**SCHEDULE A - REAL PROPERTY**  
**(Continuation Sheet)**[illegible]

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HWJC	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account U.S. Bank		500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Furniture, appliances, audio, computer, and video equipment.	J	38,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Antique furniture	J	15,000.00
6. Wearing apparel.		Clothing	J	5,000.00
7. Furs and jewelry.		Jewelry	J	4,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	II W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chevrolet pickup truck		2,000.00
		2002 Cadillac		20,215.00
		91 Ford Van		3,500.00
		23 foot Crownline		2,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>TOTAL</b>				<b>90,715.00</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
Building 7166 Centennial Trail Residence	735 ILCS 5 §12-901	15,000.00	180,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Antique furniture	735 ILCS 5 §12-1001(b)	2,000.00	15,000.00
Clothing	735 ILCS 5 §12-1001(a)	5,000.00	5,000.00
91 Ford Van	735 ILCS 5 §12-1001(c)	2,400.00	3,500.00



IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No. <b>Bank One Loan Service PO Box 901008 Fort Worth, TX 76101-2008</b>			<b>1999 Chevrolet Pickup Truck</b>  Value \$ <b>2,000.00</b>				<b>1,600.00</b>
Account No. <b>C &amp; W Investments PO Box 6853 Rockford, IL 61125</b>			<b>2002 Tax sale certificate 322 Albert Ave.</b>  Value \$ <b>32,000.00</b>				<b>942.88</b>
Account No. <b>Central Buyer Corp. 850 Private Road Winnetka, IL</b>			<b>2002 Tax sale certificate 1111 S. Independence Ave.</b>  Value \$ <b>37,500.00</b>				<b>824.44</b>
Account No. <b>Chase Manhattan Mortgage Corporation 3415 Vision Drive Columbus, OH 43219-6009</b>			<b>Mortgage 925 - 927 N. Rockton Ave.</b>  Value \$ <b>52,000.00</b>				<b>39,352.75</b>
Account No. <b>Chase Manhattan Mortgage Corporation 9415 Vision Drive</b>		<b>J</b>	<b>Building 322 Underwood</b>  Value \$ <b>34,000.00</b>				<b>26,429.28</b>

8 Continuation Sheets attached

Subtotal  
(Total of this page) **69,149.35**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No. <b>Chase Manhattan Mortgage Corporation</b> <b>9415 Vision Drive</b> <b>Columbus, OH 43219-6009</b>			<b>Mortgage 836 N. Winnebago St.</b>  Value \$ <b>40,000.00</b>				<b>31,093.62</b>
Account No. <b>Chase Manhattan Mortgage Corporation</b> <b>3415 Vision Drive</b> <b>Columbus, OH 43219-6009</b>		<b>J</b>	<b>Mortgage 1369 Burbank</b>  Value \$ <b>28,500.00</b>				<b>21,765.51</b>
Account No. <b>Checker LLC Jack Cahill</b> <b>2000 S. Batavia, 5th Floor</b> <b>Batavia, IL 60134</b>			<b>2002 Tax sale certificate 1505 Andrews St.</b>  Value \$ <b>23,000.00</b>				<b>600.73</b>
Account No. <b>First Federal Savings Bank</b> <b>PO Box C 4200</b> <b>Lacrosse, WI 54602-4200</b>			<b>91 Ford Van</b>  Value \$ <b>3,500.00</b>				<b>988.34</b>
Account No. <b>First Federal Savings Bank</b> <b>PO Box C 4200</b> <b>Lacrosse, WI 54602-4200</b>			<b>2002 Cadillac</b>  Value \$ <b>20,215.00</b>				<b>7,600.00</b>
Account No. <b>Lak Corp.</b> <b>PO Box 7050</b> <b>Evanston, IL 60204</b>			<b>2002 Tax sale certificate 204 Albert Ave.,</b> <b>Rockford, IL</b>  Value \$ <b>32,000.00</b>				<b>693.33</b>
Account No. <b>Mortgage Electronic Registration Systems</b> <b>Shapiro &amp; Kreisman</b> <b>4201 Lake Cook Road</b> <b>Northbrook, IL 60062</b>			<b>May 31, 2002 Mortgage 316 N. Hinkley,</b> <b>Rockford, IL</b>  Value \$ <b>50,000.00</b>				<b>38,834.00</b>

Sheet 1 of 8 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **101,575.53**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No. <b>Prarie State Securities</b> <b>PO Box 3378</b> <b>East St. Louis, IL 62203</b>			<b>2002 Tax sale certificate 608 Albert Ave., Rockford, IL</b>				<b>788.58</b>
			Value \$ <b>35,000.00</b>				
Account No. <b>Principal Residential Mortgage</b> <b>PO Box 711</b> <b>Des Moines, IA 50303</b>			<b>Mortgage 701 Montague Road</b>				<b>34,900.00</b>
			Value \$ <b>46,500.00</b>				
Account No. <b>Reentz, Elizabeth</b> <b>910 - 24th St.</b> <b>Rockford, IL 61108</b>			<b>2002 Tax sale certificate 1116 Cunningham St.</b>				<b>636.49</b>
			Value \$ <b>42,000.00</b>				
Account No. <b>Reentz, Elizabeth</b> <b>910 - 24th St.</b> <b>Rockford, IL 61108</b>			<b>2002 Tax sale certificate 329 Albert Ave., Rockford, IL</b>				<b>700.87</b>
			Value \$ <b>36,000.00</b>				
Account No. <b>Saber Grouo LLC</b> <b>PO Box 3074</b> <b>Carbondale, IL 62902</b>			<b>2002 Tax sale certificate 2412 Andrews St., Rockford, IL</b>				<b>708.01</b>
			Value \$ <b>34,500.00</b>				
Account No. <b>Saber Grouo LLC</b> <b>PO Box 3074</b> <b>Carbondale, IL 62902</b>			<b>2002 Tax sale certificate 418 Albert Ave.</b>				<b>862.37</b>
			Value \$ <b>34,000.00</b>				
Account No. <b>Saber Group LLC</b> <b>PO Box 7034</b> <b>Carbondale, IL 62902</b>			<b>2002 Tax sale certificate Building 2224 W. State St., Rockford, IL</b>				<b>670.64</b>
			Value \$ <b>28,500.00</b>				

Sheet **2** of **8** Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **39,266.96**

(Complete only on last sheet of Schedule D) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G R E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No.  Saber Group LLC PO Box 7034 Carbondale, IL 62902			2002 Tax sale certificate 216 Foster Ave/ Rockford, IL  Value \$ 30,500.00				830.57
Account No.  Saber Group LLC PO Box 7034 Carbondale, IL 62902			2002 Tax sale certificate 1332 Elm St.  Value \$ 43,000.00				857.15
Account No.  Salta Group, Inc. 666 Vernon Ave. Glencie, IL 60022			2002 Tax sale certificate 227 S. Johnston Ave.  Value \$ 38,500.00				820.12
Account No.  Schiller, Inc. Jim Bauer 200 N. Dearborn 1101 Chicago, IL 60601			2002 Tax sale certificate 1132 Fairview Ave.  Value \$ 45,000.00				1,621.23
Account No.  U.S. Bank PO Box 790415 St. Louis, MO 63179-0415			Mortgage 7166 Centennial Trail  Value \$ 180,000.00				96,098.85
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Building 1128 Ninth Avenue  Value \$ 81,000.00				56,382.33
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage on 1130 / 1132 Fairview Ave.  Value \$ 45,000.00				28,704.44

Sheet 3 of 8 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) 185,314.69

(Complete only on last sheet of Schedule D) TOTAL

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E R T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 204 Albert Ave</b>  Value \$ 32,000.00				19,470.20
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 717 Newport Ave.</b>  Value \$ 28,000.00				19,522.63
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 1505 Andrews Ave.</b>  Value \$ 23,000.00				11,707.31
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 608 Albert Ave.</b>  Value \$ 35,000.00				17,722.04
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 1116 Cunningham</b>  Value \$ 42,000.00				26,815.29
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 418 Albert Ave.</b>  Value \$ 34,000.00				17,382.86
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			<b>Mortgage 227 S. Johnston Ave.</b>  Value \$ 38,500.00				25,777.13

Sheet 4 of 8 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **138,397.46**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No.			<b>Mortgage 112 Forest Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>24,383.78</b>
			Value \$ <b>37,500.00</b>				
Account No.			<b>Mortgage 520 Hartford Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>19,507.00</b>
			Value \$ <b>33,000.00</b>				
Account No.			<b>Mortgage 238 Oakwod Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>19,660.80</b>
			Value \$ <b>33,000.00</b>				
Account No.			<b>Mortgage 1332 Elm St.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>29,945.42</b>
			Value \$ <b>43,000.00</b>				
Account No.			<b>Mortgage 910 Furman Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>27,159.80</b>
			Value \$ <b>39,000.00</b>				
Account No.			<b>Mortgage 733 Donaldson Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>27,856.17</b>
			Value \$ <b>40,000.00</b>				
Account No.			<b>Mortgage 402 - 404 Forest Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>26,811.58</b>
			Value \$ <b>38,500.00</b>				

Sheet 5 of 8 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **175,324.55**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions)	C O D E	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 216 Foster Ave.  Value \$ 30,500.00				20,892.14
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 322 Albert Ave.  Value \$ 32,000.00				20,892.14
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 2412 Andrews St.  Value \$ 34,500.00				24,025.95
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 530 Montague Road  Value \$ 52,500.00				27,555.52
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 716 Elgth Ave.  Value \$ 42,000.00				24,617.78
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 721 Montague Road  Value \$ 43,000.00				27,843.12
Account No.  Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324			Mortgage 807 Oakley Ave.  Value \$ 44,000.00				30,615.30

Sheet 6 of 8 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **176,441.95**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No.			<b>Mortgage 920 Ninth Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>29,188.18</b>
			Value \$ <b>46,500.00</b>				
Account No.			<b>Mortgage 305 S. Fourth St.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>37,202.52</b>
			Value \$ <b>50,000.00</b>				
Account No.			<b>Mortgage 303 S. Fourth St.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>38,752.55</b>
			Value \$ <b>50,000.00</b>				
Account No.			<b>Mortgage 1111 S. Independence Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>20,874.09</b>
			Value \$ <b>37,500.00</b>				
Account No.			<b>Mortgage 409 S. Independence Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>20,882.34</b>
			Value \$ <b>32,000.00</b>				
Account No.		<b>J</b>	<b>Mortgage 329 Albert Ave.</b>				
<b>Washington Mutual Collection Department PO Box 10093 Northridge, CA 19324</b>							<b>25,070.55</b>
			Value \$ <b>36,000.00</b>				
Account No.			<b>2002 Tax sale certificate 402 Forest Ave., Rockford, IL</b>				
<b>Z Financial 100 Tanglewood Drive Freeport, IL 61032</b>							<b>949.23</b>
			Value \$ <b>38,500.00</b>				

Sheet **7** of **8** Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **172,919.46**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)



IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E	H W I C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No.  <b>Z Financial</b> <b>100 Tanglewood Drive</b> <b>Freeport, IL 61032</b>			<b>2002 Tax sale certificate 910 Furman St.</b>    Value \$ <b>39,000.00</b>				    <b>733.77</b>
Account No.  <b>Z Financial</b> <b>100 Tanglewood Drive</b> <b>Freeport, IL 61032</b>			<b>2002 Tax sale certificate 807 Oakley Ave.,</b> <b>Rockford, IL</b>   Value \$ <b>44,000.00</b>				    <b>1,175.72</b>
Account No.  <b>Z Financial</b> <b>100 Tanglewood Drive</b> <b>Freeport, IL 61032</b>			<b>2002 Tax sale certificate 1008 W. State St,</b> <b>Rockford, IL</b>   Value \$ <b>29,000.00</b>				    <b>539.79</b>
Account No.          Value \$							
Account No.          Value \$							
Account No.          Value \$							
Account No.          Value \$							

Sheet **8** of **8** Continuation Sheets attached to Schedule D Subtotal  
(Total of this page) **2,449.28**

(Complete only on last sheet of Schedule D) **TOTAL 1,060,839.23**  
(Report total also on Summary of Schedules)

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W I C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No.			<b>2001 2002 CIVP Tax</b>				
<b>Internal Revenue Service</b>							<b>14,000.00</b>
<b>Department Of The Treasury</b>							
<b>PO Box 57</b>							<b>14,000.00</b>
<b>Bensalem, PA 19020</b>							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal  
(Total of this page) **14,000.00**

(Complete only on last sheet of Schedule E) **TOTAL** **14,000.00**  
(Report total also on Summary of Schedules)

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No.

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Amoco</b> <b>Processing Center</b> <b>Des Moines, IA 50360-6600</b>			<b>Credit card</b>				<b>1,032.54</b>
Account No. <b>Cavalry Portfolio Service</b> <b>PO Box 27288</b> <b>Tempe, AZ 85282-7288</b>			<b>Gas</b>				<b>133.86</b>
Account No. <b>Phillips 66 Petroleum</b> <b>Des Moines, IA 50368-9060</b>							<b>13.97</b>
Account No.							
Account No.							

0 Continuation Sheets attached

Subtotal  
(Total of this page) **1,180.37**

(Complete only on last sheet of Schedule F) **TOTAL 1,180.37**  
(Report total also on Summary of Schedules)

IN RE Flaming, Jerry & Flaming, Carolyn

Case No.

Debtor(s)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Flaming, Jerry & Flaming, Carolyn

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Flaming, Jerry &amp; Flaming, Carolyn

Case No. \_\_\_\_\_

Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: **March 16, 2004**

Signature: \_\_\_\_\_

Jerry Flaming

Debtor

Date: **March 16, 2004**

Signature: \_\_\_\_\_

Carolyn Flaming

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No.  
(Required by 11 U.S.C. § 110(c))

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. \_\_\_\_\_

Flaming, Jerry & Flaming, Carolyn

Chapter 11

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

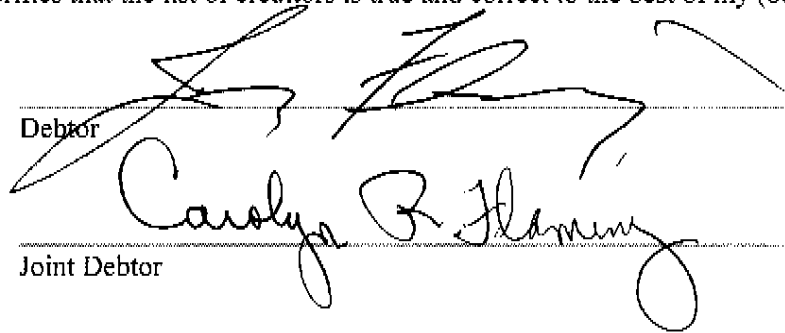
Number of Creditors 26

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 16, 2004

Debtor

Joint Debtor

A handwritten signature in cursive script, appearing to read "Carolyn R. Flaming", is written over a horizontal line. The signature is fluid and somewhat stylized, with a large loop at the end.



Flaming, Jerry  
7166 Centennial Trail  
Rockford, IL 61107

Checker LLC Jack Cahill  
2000 S. Batavia, 5th Floor  
Batavia, IL 60134

Reentz, Elizabeth  
910 - 24th S.  
Rockford, IL 61108

Flaming, Carolyn  
7166 Centennial Trail  
Rockford, IL 61107

Codilis & Associates, P.C.  
15W030 North Frontage Rd., Suite 100  
Burr Ridge, IL 60527

Reentz, Elizabeth  
910 - 24th St.  
Rockford, IL 61108

Ritz & Laughlin  
728 N. Court St.  
Rockford, IL 61103

First Federal Savings Bank  
PO Box C 4200  
Lacrosse, WI 54602-4200

Saber Group LLC  
PO Box 3074  
Carbondale, IL 62902

Amoco  
Processing Center  
Des Moines, IA 50360-6600

Internal Revenue Service  
Department Of The Treasury  
PO Box 57  
Bensalem, PA 19020

Saber Group LLC  
PO Box 7034  
Carbondale, IL 62902

Bank One  
Loan Service  
PO Box 901008  
Fort Worth, TX 76101-2008

Jack D. Franks  
Franks, Gerkin, McKenna  
P.O. Box 5  
Marengo, IL 60152-0005

Salta Group, Inc.  
666 Vernon Ave.  
Glencie, IL 60022

C & W Investments  
PO Box 6853  
Rockford, IL 61125

Lak Corp.  
PO Box 7050  
Evanston, IL 60204

Schiller, Inc. Jim Bauer  
200 N. Dearborn 1101  
Chicago, IL 60601

Cavalry Portfolio Service  
PO Box 27288  
Tempe, AZ 85282-7288

Mortgage Electronic Registration Systems  
Shapiro & Krelman  
4201 Lake Cook Road  
Northbrook, IL 60062

U.S. Bank  
PO Box 790415  
St. Louis, MO 63179-0415

Chase Manhattan Mortgage Corporation  
3415 Vision Drive  
Columbus, OH 43219-6009

Phillips 66 Petroleum  
Des Moines, IA 50368-9060

Washington Mutual  
Collection Department  
PO Box 10093  
Northridge, CA 91324

Chase Manhattan Mortgage Corporation  
9415 Vision Drive  
Columbus, OH 43219-6009

Prarie State Securities  
PO Box 3378  
East St. Louis, IL 62203

Z Financial  
100 Tanglewood Drive  
Freeport, IL 61032

Chase Manhattan Mortgage Corporation  
3415 Vision Drive  
Columbus, OH 43219-6009

Principal Residential Mortgage  
PO Box 711  
Des Moines, IA 50303

**United States Bankruptcy Court  
Northern District of Illinois**

IN RE:

Case No. \_\_\_\_\_

Flaming, Jerry & Flaming, Carolyn

Chapter 11

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Rule 1007(d) for filing in this Chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency placed the creditor among the holders of the 20 largest unsecured claims.

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Internal Revenue Service Department Of The Treasury PO Box 57 Bensalem, PA 19020	J. Gallagher			14,000.00
Amoco Processing Center Des Moines, IA 50360-6600		Credit card		1,032.54
Cavalry Portfolio Service PO Box 27288 Tempe, AZ 85282-7288		Credit card		133.86
Phillips 66 Petroleum Des Moines, IA 50368-9060		Credit card		13.97

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: **March 17, 2004**Signature  
of Debtor

Jerry Flaming

Date: **March 17, 2004**Signature  
of Joint Debtor  
(if any)

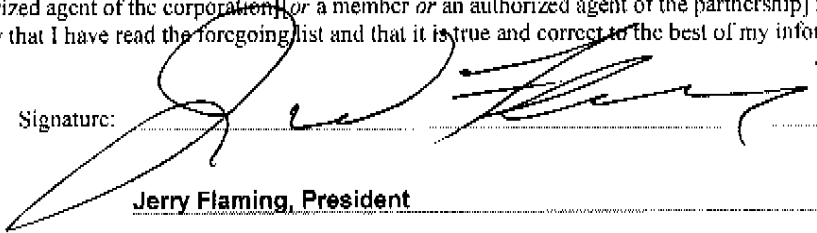
Carolyn Flaming

Tobin & Ramon 530 S. State St. Belvidere, IL 61008	Legal services	4,008.45
Commonerslth Edidon Bill Payment Center Chicago, IL 60668-0001	Utility	3,000.00
Illinois Dept. Of Revenue Withholding Adjstutment Unit PO Box 19488 Springfield, IL 62794-9468	State tax	2,658.96
Lindstrom, Sorenson & Associates 3815 N. Mulford Road Rockford, IL 61114	Services	2,640.00
Schleueter, Ecklund Attys 4023 Charles St. Rockford, IL 61108-6199	Legal services	2,054.88
Altamore, Alberto 401 W/ State St. Rockdford, IL 61102	Legal services	2,025.00
Nextel PO Box 4191 Carol Stream, IL 60197-4191	Trade debt	1,899.33
Purchase Power PO Box 856042 Louisville, KY 40285-6042	Trade debt	1,538.68

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, [the president or other officer or an authorized agent of the corporation] or a member or an authorized agent of the partnership] named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: **March 16, 2004**

Signature: 

**Jerry Flaming, President**

(Print Name and Title)

## United States Bankruptcy Court

Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Flaming, Jerry & Flaming, CarolynChapter 11

Debtor(s)

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 225.00/hr

Prior to the filing of this statement I have received ..... \$ -0-

Balance Due ..... \$ \_\_\_\_\_

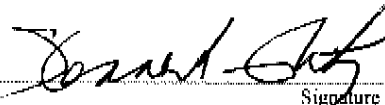
2. ~~The source of the compensation paid to me was:~~ ☐ Debtor ☒ Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify): \_\_\_\_\_
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 17, 2004

Date



Signature of Attorney

Ritz & Laughlin

Name of Law Firm

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Flaming, Jerry & Flaming, Carolyn

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 225.00/hr  
Prior to the filing of this statement I have received ..... \$ 0  
Balance Due ..... \$ \_\_\_\_\_

2. The source of the compensation paid to me was: ☐ Debtor ☒ Other (specify): \_\_\_\_\_  
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify): \_\_\_\_\_  
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  
e. [Other provisions as needed]

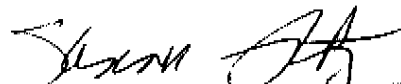
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 16, 2004

Date



Signature of Attorney

Ritz & Laughlin

Name of Law Firm